

Information to identify the case:		
Debtor 1	Jonathon P. Schneider	Social Security number or ITIN xxx-xx-9948
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Beth Ann Schneider	Social Security number or ITIN xxx-xx-8585
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 10/15/19
Case number: 19-11042-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jonathon P. Schneider	Beth Ann Schneider
2. All other names used in the last 8 years		
3. Address	3120 Heathville Ohl Road Summerville, PA 15864	3120 Heathville Ohl Road Summerville, PA 15864
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 11/12/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 10, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 2/10/20 Filing deadline: 12/24/19 Filing deadline: 4/13/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/10/19 at 11:00 AM . Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jonathon P. Schneider
 Beth Ann Schneider
 Debtors

Case No. 19-11042-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: 309I

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db/jdb +Jonathon P. Schneider, Beth Ann Schneider, 3120 Heathville Ohl Road,
 Summerville, PA 15864-4232
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Preston D. Jaquish, McGrath & McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15154119 +Advanced Disposal Solid Waste of PA Inc, 6330 Route 219, Brockway, PA 15824-5016
 15139955 #+Carrington Mortgage Service, 15 Enterprise Street, Aliso Viejo, CA 92656-2653
 15145271 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 15139960 +JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
 15153341 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15154121 +Mid-Cameron Authority, 421 North Broad Street, Emporium, PA 15834-1401
 15139961 +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 15154122 +Punxsutawney Area Hospital, PO Box 645582, Pittsburgh, PA 15264-5253
 15154123 +Rui Credit Services, PO Box 1349, Melville, NY 11747-0421
 15139963 +Steuben Trust Company, 1 Steuben Square, Hornell, NY 14843-1699
 15154124 +The SOS Group, Collection Agency, PO Box 16211, Cleveland, OH 44116-0211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Nov 13 2019 04:14:23 Daniel P. Foster,
 Foster Law Offices, PO Box 966, Meadville, PA 16335
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 13 2019 04:16:20 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Nov 13 2019 04:16:27
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Nov 13 2019 08:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15139952 +EDI: GMACFS.COM Nov 13 2019 08:33:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 15139953 +EDI: AMEREXPR.COM Nov 13 2019 08:33:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 15155767 EDI: CAPITALONE.COM Nov 13 2019 08:33:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15139954 +EDI: CAPITALONE.COM Nov 13 2019 08:33:00 Capital One Bank Usa NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 15139956 +E-mail/Text: cduncan@clarionfcu.org Nov 13 2019 04:16:05 Clarion Federal Credit Union,
 144 Holiday Inn Road, Clarion, PA 16214-4038
 15154120 +EDI: COMCASTCBLCENT Nov 13 2019 08:33:00 Comcast, One Comcast Center,
 1701 John F Kennedy Boulevard, Philadelphia, PA 19103-2899
 15139957 EDI: DISCOVER.COM Nov 13 2019 08:33:00 Discover Bank, PO Box 30954,
 Salt Lake City, UT 84130
 15139958 EDI: DISCOVER.COM Nov 13 2019 08:33:00 Discover Financial Services LLC, PO Box 15316,
 Wilmington, DE 19850
 15142674 EDI: DISCOVER.COM Nov 13 2019 08:33:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 15143418 +EDI: DISCOVERPL Nov 13 2019 08:33:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 15139959 +E-mail/Text: bankruptcynotice@fcbanking.com Nov 13 2019 04:15:37 First Commonwealth Bank,
 22 North Sixth Street, Indiana, PA 15701-1802
 15149943 E-mail/Text: bankruptcy@bbandt.com Nov 13 2019 04:16:06 Sheffield Financial, PO Box 1847,
 Wilson, NC 27894-1847
 15139962 +E-mail/Text: bankruptcy@bbandt.com Nov 13 2019 04:16:06 Sheffield Financial Company,
 PO Box 1704, Clemmons, NC 27012-1704
 15139964 +EDI: RMSC.COM Nov 13 2019 08:33:00 Synch / Lowes, Po Box 956005, Orlando, FL 32896-0001
 15151542 +EDI: RMSC.COM Nov 13 2019 08:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15139965 +E-mail/Text: EBankruptcy@UCFS.NET Nov 13 2019 04:17:24 United Consumer Financial Services,
 865 Bassett, Westlake, OH 44145-1194

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Carrington Mortgage Services, LLC

District/off: 0315-1

User: dkam
Form ID: 309I

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Total Noticed: 35

Date Rcvd: Nov 12, 2019

cr* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Beth Ann Schneider dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Jonathon P. Schneider dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Carrington Mortgage Services, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6